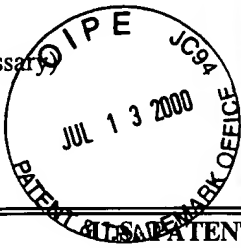


INFORMATION DISCLOSURE CITATION (Use several sheets if necessary) PTO Form 1449 Page 1 of 2				Attorney Docket No.: 051364-5001-01		Application No.: 09/497,442 4 2000	
				Applicants: Kirk WATKINS			
				Filing Date: February 3, 2000		Group Art Unit: 2768	



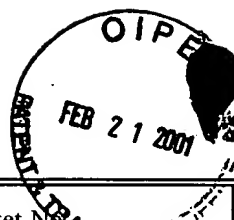
PATENT DOCUMENTS							
*Examiner Initial	Document Number	Date	Name	Class	Sub Class	Filing Date	
CRK	5,943,424	08/24/99	Berger et al.	380	25	06/17/96	
CRK	5,920,847	07/06/99	Kolling et al.	705	40	10/07/96	
CRK	5,895,454	04/20/99	Harrington	705	26	04/17/97	
CRK	5,758,327	05/26/98	Gardner et al.	705	26	11/01/95	
CRK	5,283,829	02/01/94	Anderson	380	24	10/01/92	

FOREIGN PATENT DOCUMENTS								
	Document Number	Date	Country	Class	Sub Class	Translation YES NO		

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)		
CRK		"Shoes For Crews: Payroll Deduction Plan - How it Works," www.shoesforcrews.com
CRK		Payroll Deduction Request, Powerco Credit Union, www.powercocu.org
CRK		Kirtley-Cole Company Store Online Apparel and Gift Ordering Form, www.kirtley-cole.com

Examiner <i>Charles B. Kyle</i>	Date Considered <i>11/16/01</i>
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Examiner:	Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
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INFORMATION DISCLOSURE CITATION		Attorney Docket No. 051364-5001-01		Serial No. 09/497,142		
PTO Form 1449		Applicants: Kirk WATKINS				
Page 1 of 1		Filing Date: February 3, 2000		Group: 2768		
U.S. PATENT DOCUMENTS						
*Examiner Initial	Document Number	Date	Name	Class	Sub Class	Filing Date
CRK	5,878,141	Mar. 2, 1999	Daly <i>et al.</i>	380	25	Aug. 25, 1995
CRK	5,739,512	April 14, 1998	Tognazzini	235	380	May 30, 1996
FOREIGN DOCUMENTS						
	Document Number	Date	Country	Class	Sub Class	Translation
						Yes No
CRK	EP 0 725 376 A2	Aug. 7, 1996	Europe			X
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)						
CRK	PCT International Search Report; December 21, 2000					
CRK	O'Mahoney <i>et al.</i> , "Electronic Payment Systems," 1997; Chapter 4; XP-002153672; pages 61-63					
CRK	"Microsoft, VISA and MasterCard's Push For Secure On-Line Transactions"; Chain Store Age, September 1995; page 136					
Examiner	Charles R. Jh		Date Considered 9/9/02			
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